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Focus on: Identity Theft

The 2006 session of the Connecticut General Assembly is well under way. I want to alert you to a major issue that we have addressed in past years and continue to investigate again this year. That is the concern over the security of personal financial information and the potential for illegal use of that information for identity theft.

I am proud to have supported past consumer protection legislation such as a new state law allowing people to freeze their credit reporting information to prevent unauthorized access to it.

Another new law allows banks to share information when investigating suspected identity theft.

For further information on identity theft or to file a complaint contact the Federal Trade Commission at 1-877-IDTHEFT. See also www.ct.gov/dob and click on Featured Links.

Social Security Number Protection

This year, I have cosponsored H.B. No. 5604 An Act Imposing Restrictions on Requests Concerning Social Security Numbers.

It would require that banks and other entities may only request the last four digits of an individual's Social Security number when using such number to verify an individual's identity.

An aim of recent legislation is to reduce reliance on social security numbers for identification purposes. The social security should be kept as private as possible, because it can be used to obtain access to other personal financial data and then to theft of identity or stealing of financial assets.

The Problem

Identity theft can be carried out successfully with as little information as a person's name, social security number and date of birth. The ease with which personal information can be obtained means this problem will only grow if it is not checked early.

Credit Card Fraud

The most common type of identity theft, with 713 victims last year in Connecticut, is credit card fraud. In this type of identity theft, the thief most commonly opens up a credit card in the victim's name, with the statements mailed to a different address, allowing a large balance to be charged without the knowledge of the victim, ruining credit for years to come.

Common Sources of Identity Theft

- A family member using or giving out your information
- A collusive employee at a bank or other commercial establishment
- Stolen mail
- Stolen commercial documents

What Can You Do?

- 1] Release your Social Security number only when absolutely necessary, because it's the key to your credit and banking accounts.
- 2] Do not have your Social Security Number printed on your checks or driver's license.
- 3] Order your Social Security earnings and benefits statement once a year. Report Fraud to the Social Security Fraud Hotline toll free at 1-800-269-0271.
- 4] Reduce the number of credit cards you actively use and cancel all unused accounts. If fraudulent charges appear, call the card and the Consumer Credit Counseling Service at 1-800-388-2227.
- 5] Shred pre-approved credit applications, credit card receipts, bills and other financial information before throwing it into the trash.
- 6] Call 1-888-567-8688 to halt pre-approved credit card applications.
- 7] You can obtain your credit report by going to www.annual-creditreport.com.
- 8] To reduce unwanted junk mail, write to Direct Marketing Association's Mail Preference Service, P.O. Box 9008, Farmingdale, NY 11735.
- 9] To reduce unwanted telemarketing, sign up for the do not call list. Go to www.donotcall.gov/
- 10] Use the free *67 service to conceal your identity when calling an 800, 888, or 900 number when you want to conceal your identity from the company you are calling.
- 11] When you pay bills do not leave envelopes containing payments in your home mailbox, place them directly in a secured mailbox.